Certificate Number: 03621-PAE-DE-037637111

Bankruptcy Case Number: 23-10736



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 31, 2023</u>, at <u>6:56</u> o'clock <u>PM EDT</u>, <u>Wayne Clark</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: July 31, 2023 By: /s/Debora Velasquez

Name: Debora Velasquez

Title: <u>Credit Counselor</u>